At the "Meeting of the Waters"

Lowell Institution For Savings

A PLAN
OF SUNDRY FARMS &c. at
PATUCKET
IN THE TOWN OF
CHELMSFORD.
M.DCCC.XXI.

LVIII

Jn.° G. Hales, Surveyor and Civil Engineer, Boston.

ROMAN NUMERALS INDICATE DEEDS ON FILE IN OFFICE OF LOCKS AND CANALS CO.
ENGLISH NUMERALS EXPLAINED IN REFERENCE TABLE

LIX

PATUCKET FALLS

MERRIMACK RIVER

CONCORD RIVER

Fishing Island

Brinley's Island

XX ROB.T BRINLEY

CHEEVER'S FARM

CAP.N PHINEAS WHITING

JOSEPH FLETCHER

FLETCHER'S FARM

TYLER'S FARM.

JOSEPH HALL

JON.A TYLER LXIII

THIRDS

MELVIN

WHITNEY and HOLDEN

WIDOW WILLIE or THIRDS

WHITING

BOWERS

HOLDEN

SPAULDING

GUARD LOCKS

PARKER

N. WRIGHT ESQR

JOSH. FLETCHER

SWAMP LOCKS

MINX LOCKS

CAPT. JOHN FORD

A. Whitney

Mr. Thomas Hunt

Mr. Warren

To Salem and Boston

N.W. N.E. W. E. S.W. S.E. S.

Magnetic North 14.° 45' West

EXPLANATION.

Dwelling Houses and other Buildings

Orchards and Woodland.

Water.

Declivity of Hills

SCALE.

Reduced from the original plan. for the Propr.s of Locks & Canals on Merrimack River. Nov.r 1821.

REFERENCE

Numb.	Premises.	Statute Measure A.	R.	P.
	CHEEVER'S FARM.			
1	House & Yard &c.	-	1	2
2	Homestead	6	-	26
3	Meadow	10	3	3
4	Beach & Island	2	-	22
5	Great Pasture	15	-	33
6	Eastern Lot	5	-	6
7	Do.	7	2	50
8	Mowing Land	5	1	26
9	Tillage Land	5	3	33
10	Do.	10	3	2
11	Woodland &c.	16	-	9
12	Woodland, Shallow	16	3	3
13	South Lot	7	-	25
		109	2	24

Numb.	Premises.	Statute Measure A.	R.	P.
	FLETCHER'S FARM.			
14	House Yard &c.	-	3	8
15	Orchard	-	1	16
16	Do.	-	1	32
17	Mowing Land	6	-	38
18	Do.	9	1	-
19	Tillage Land	11	3	32
20	Woodland	4	3	13
21	Tillage Land	8	-	-
22	Do.	9	3	17
23	Do.	5	2	35
24	Do.	3	2	19
		62	-	16
31		9	3	27
32	Ten Acre Lot	-	1	24
33	Lot South of Canal	2	1	10
		74	2	31

Numb.	Premises.	Statute Measure A.	R.	P.
	TYLER'S FARM.			
25	House Yard & Plot	-	1	12
26	Homestead	3	2	16
27	Frontpiece	8	1	21
28	Tillage	5	3	8
29	Do.	9	3	6
30	Do.	10	2	6
		36	1	31
33	Five Acre Lot	5	2	34
36	Twelve Acre Lot	11	3	37
		56	-	22
34	Canal Plot Lower Land	2	1	25
37	Dwt. at head of the Canal	6	1	5

A PLAN
OF SUNDRY FARMS &c. of
PATUCKET
IN THE TOWN OF
CHELMSFORD.
M.DCC.LXXI.
Patucket Pond
Cape Cod Branch R.R.
Middlesex Canal
Merrimack River
Bridge
Ferry
Meeting
Tavern
Pound
Burying
Ground
Wharf
Landing
Powers
Whitney
Hobbs
Cape
Cod
Pond
Road
Lowell
Chelmsford
Tyngsborough
Dunstable
Westford
Billerica
Tewksbury
Andover
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At the "Meeting of the Waters"

A Sketch of Lowell Life from the discovery of the Merrimack to the present day

Published by the

LOWELL INSTITUTION FOR SAVINGS

1829 — 1929

18 Shattuck Street Lowell, Massachusetts

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THE LOWELL INSTITUTION FOR SAVINGS

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This modernized building, located at 18 Shattuck Street, has been the home of the Lowell Institution for Savings since 1845. On this spot once stood the dwelling of Moses Shattuck, the Superintendent of the Locks and Canals

1829-1929

Foreword

The century mark is an achievement alike in the lives of men and institutions. It is, therefore, with justifiable pride that the Lowell Institution for Savings reviews its one hundred years of service in this community.

The bank came into existence when the clatter of looms and whir of spindles in this pioneer industrial city were beginning to be heard throughout the world. From then on the bank's growth has been contemporary with that of the city. In a word, it has been a part of it. We therefore fittingly commemorate our one hundredth anniversary with this review of life at "Wamesit Neck" since the discovery of the Merrimack by French explorers three centuries ago.

Lowell's Magnificent Memorial Auditorium viewed from the junction of the Concord and Merrimack rivers

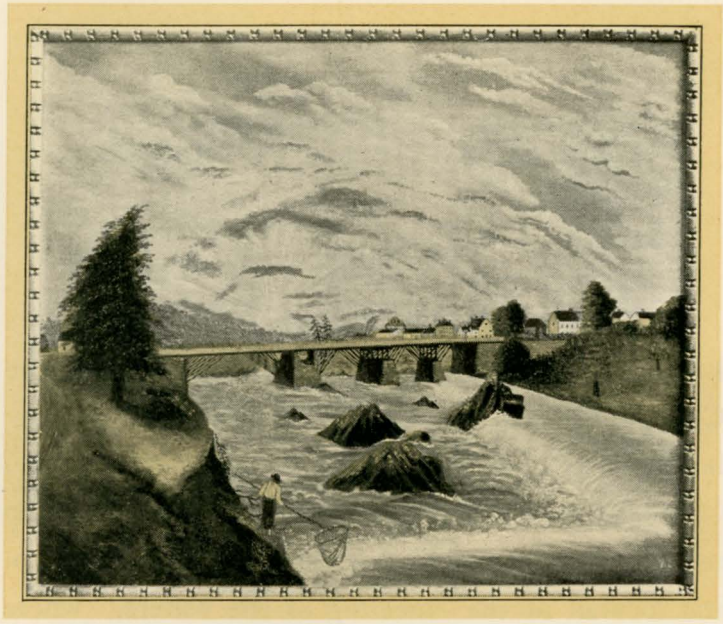
A view of the Lowell Textile Institute (formerly Lowell Textile School) one of Lowell's outstanding contributions to the Textile Industry in America

— At the — "Meeting of the Waters"

The closing decade of the last one hundred years hardly suggests the picturesque wilderness along the Concord and the Merrimack when Samuel du Champlain explored New England in the early 17th Century. Only such names as Merrimack and Pawtucket help us to conjure up a picture of the primitive Indian capital located at the "meeting of the waters," where Lowell now stands.

Here it was that the majestic Passaconaway, celebrated chief and magician of the Pawtuckets, and later his equally famous son Wannalancet, held sway at Wamesit, as their village was called. Here it was that these peace loving Indians found ideal conditions of rich soil, abundant fish, and convenient water.

It was to such a "Lowell" that the earliest white traders came in the 1630's. Here came John Elliot, the preacher to the Indians, in 1647. Here came John Evered in 1650 and settled in the district now known



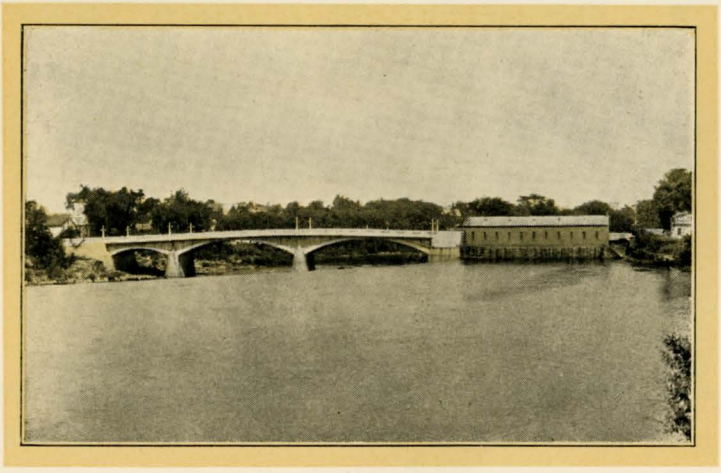
From a painting of the Original Pawtucket Bridge, the first bridge over the Merrimack

as Pawtucketville. Here Elliot built his log cabin chapel in 1653. Here in the same year came the first permanent white settlers, among whom were many with surnames which are still preserved today in Lowell families. Here pioneers existed in peace and friendliness with their Indian neighbors.

Thus, page by page the story unfolds, first a farming community of sturdy, moral settlers who cleared

their own land, built their own homes, and tilled their own soil. Then developed a knitting together of common interests in civic and political affairs. In 1654 the first town meeting was held. In 1655 the community was definitely made a part of Chelmsford and became known as East Chelmsford.

The countryside was now beginning to fill rapidly with white settlers and to form a group of civilized communities. Farms were taken up in every direction, and it was but a step to more diversified industry with its attendant improvements in transportation and communication. Within a few years the first bridge



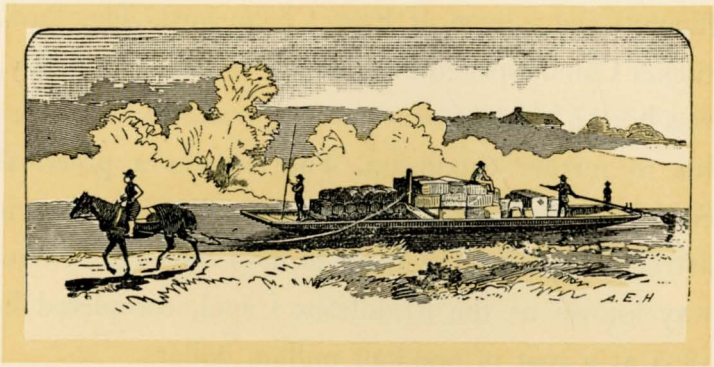
The Pawtucket Bridge
as it appears today

had spanned the Concord, highways had been laid out, the first weaver in this locality, William How, had come here to ply his trade; and the Indians had given up their last stand at "Wamesit Neck," at the junction of the rivers.

Then upon this peaceful, prosperous community, as upon those of the surrounding country, descended

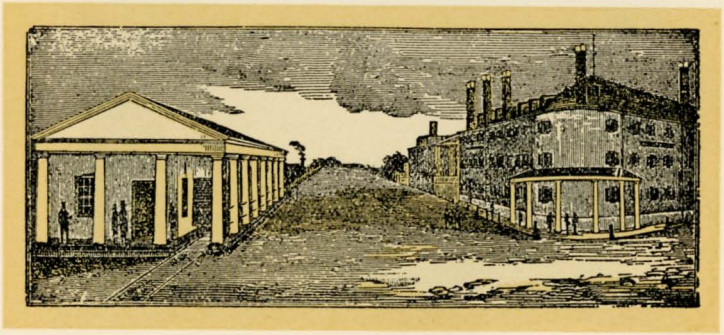
A glimpse of Lowell in the Stage Coach Days, showing the Stage Coach leaving the Merrimack House

the spectre of the Revolution. The community was ready and willing, as it always has been in national crises, to do its part, as witnessed by many names of local citizens who have distinguished themselves



An early nineteenth century Middlesex Canal scene

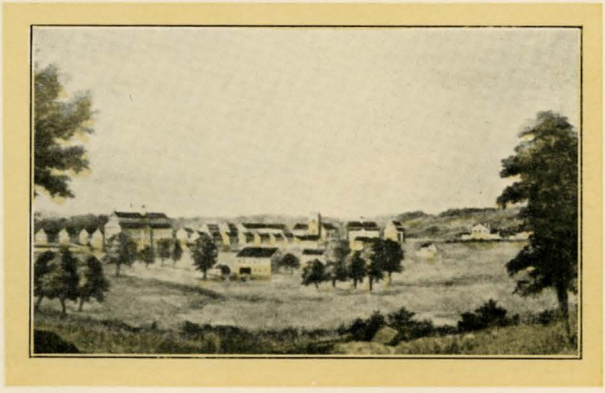
on the field of honor in every national conflict. Following the Revolution came a period of greater industrial and civic expansion than had hitherto



The first Depot in Lowell (left). Merrimack House on the right. From an old cut published in 1836

favored the village of East Chelmsford. The Pawtucket Canal, opened towards the end of the century, was both a product of expanding trade and an impetus to further expansion. That it was a practical enterprise, may be deduced from the fact that it attracted competition in the form of the larger waterway known as the Middlesex Canal, completed in 1803 at a cost of one-half million dollars.

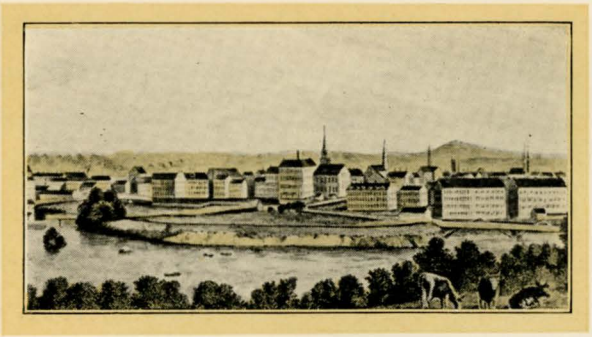
This last canal extended from Middlesex Village to North Billerica and so on through Wilmington, Woburn, and Medford to Charlestown at tide water, where it emptied into the mill pond. At the further end of the mill pond were locks which connected with



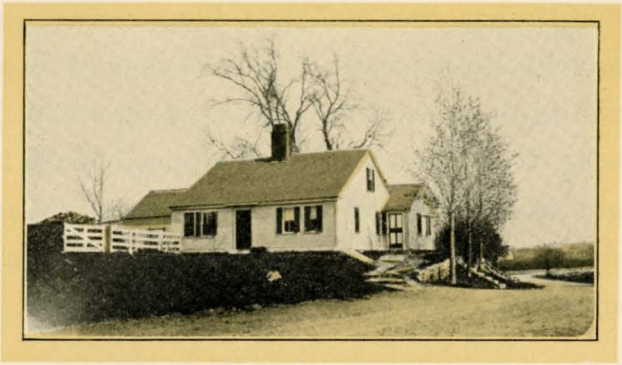
A typical view of early nineteenth century Lowell with Kirk Boott's House, now the Lowell Corporation Hospital, in the distance at the extreme right

Boston Harbor, thus making a direct connection by water with Boston itself. From the time of its completion to the time of the coming of the railroad on June 24, 1835, this canal handled much of the local freight and passenger traffic. Regular passenger service was operated between Middlesex Village and Charlestown.

During this post-Revolutionary period, Moses Hale, one of the pioneer manufacturers in East Chelmsford, was showing that characteristic enterprise which was later to motivate the whole of Lowell's industrial life. He purchased the first picker and carding machine to be used in the country, introduced the first twisted blade shears, and was respon-



Another view of Early Lowell, showing the fast developing industrial sky line and the water front



The Oldest House in Lowell, built about 1675, formerly home of George Bowers, now first vice-president of the Lowell Institution for Savings

sible for a number of other manufacturing improvements which were distinct innovations in those days.

However, the first real attraction for skilled workers in this community was the glass factory of Hunnewell & Gore, established here in 1802. Another factory calling for skilled workers was Oliver Whipple's Powder Mill, established here in the period just preceding the War of 1812. Nevertheless, these early manufactories made little change in the modes of living and the habits of the people till the Merrimack Manufacturing Co. became a reality in 1822, under the leadership of Kirk Boott, whose association with this project is more commendable than his reputed temper.

This enterprise sponsored by former associates of Francis Cabot Lowell, after whom the present city was named, was the outgrowth of their initial enterprise at Waltham. There Lowell had seen looms of his own design put into operation and thus figuratively turn the future industrial wheels of the city which bears his name.

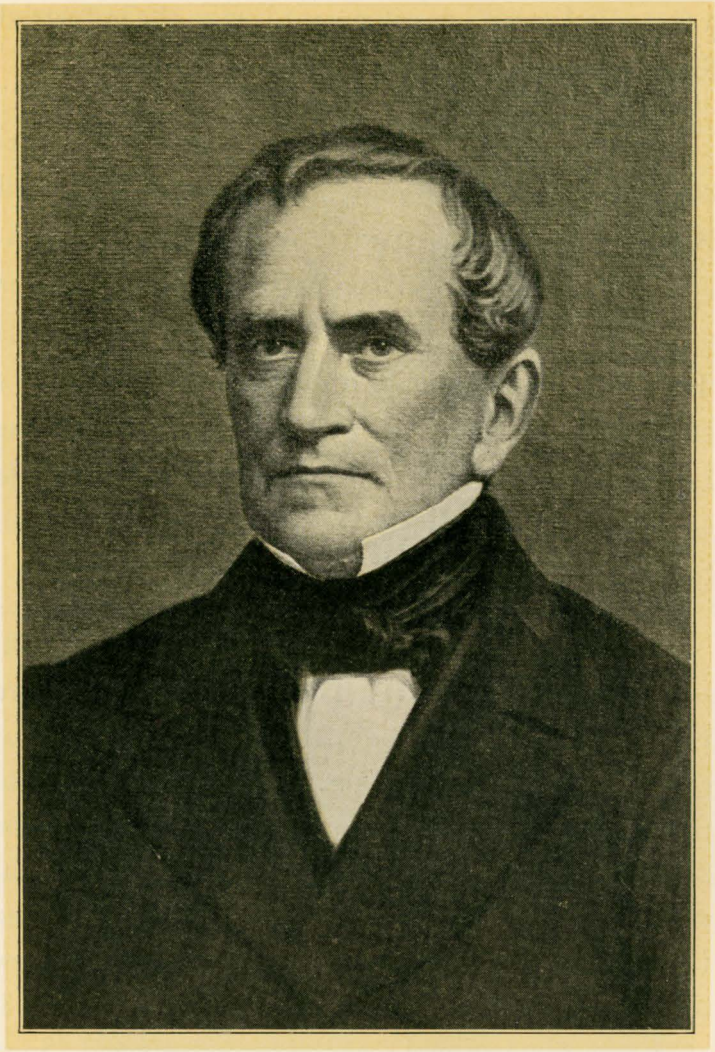
The scheme of this new enterprise followed the ideals of Lowell himself, although he did not live to see them realized here. He had visions of neat, well clad, self-respecting operatives, for whom the plant should take responsibility. Accordingly, when the possibilities of this new local industry began to attract young people from the surrounding country-

The Present Bank Building as it appeared in 1845, when it was first erected. Compare this with the modern appearance of the same building today

side and neighboring towns, corporation boarding houses and stores, and even banking, were company projects. It is difficult to realize the far-reaching effect of these events.

From then on the growth of the community was rapid. In ten years the population increased from 2,500 to 18,000. Manufacturing companies sprung up almost over night. The farming population in neighboring communities sent its brightest youth to have a hand in the development and to work in the factories. This rapid growth and inevitable development of distinct community interests brought about the initial effort to make East Chelmsford an independent municipality. Thus East Chelmsford became the Town of Lowell in 1826. Enterprise continued its progress. Education and religion kept pace. The streets of Lowell began to be crowded with alert young people who came here with ideals of thrift and ambition.

This was, in brief, the picture that the town presented in 1829 when the Lowell Institution for Savings came into being. The caring for the savings of employees had become a stupendous task. The problem required a new solution, which was crystallized in the opening of this bank. Thus the bank became



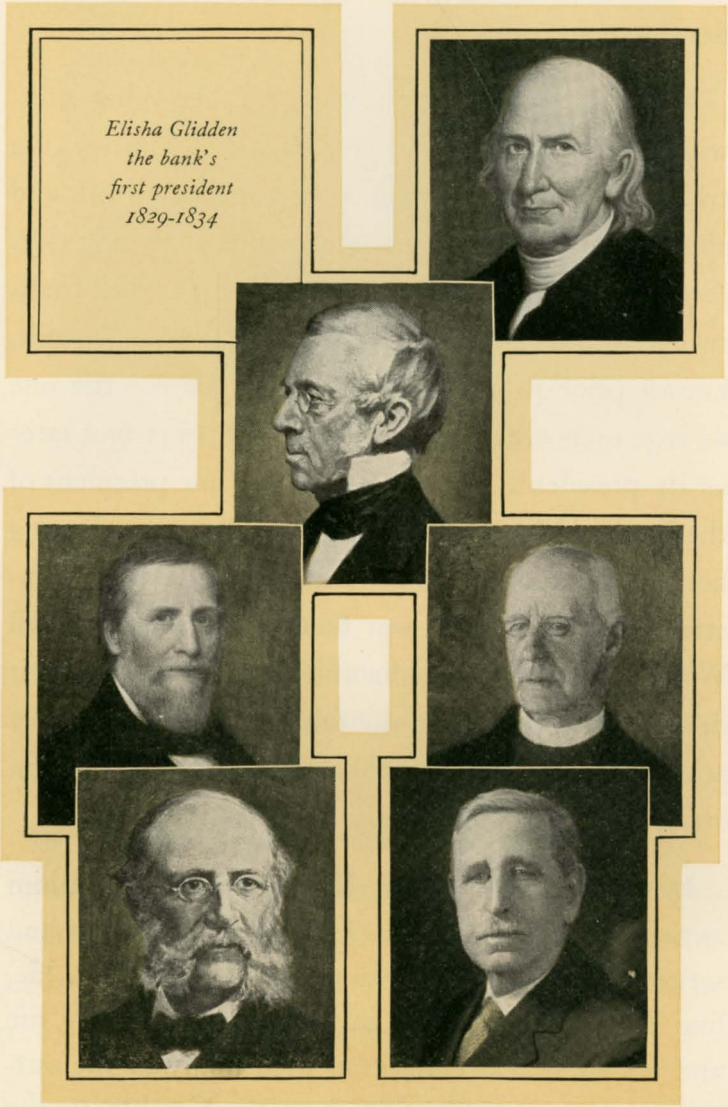
James G. Carney, the First Treasurer of the Lowell Institution for Savings, and an important factor in the establishment of this bank

a factor in Lowell's development just as the industrial life of the town was taking root.

James G. Carney, who had but a year before become cashier of what is now known as the Old Lowell National Bank, was then a young man. Notwithstanding, the enthusiasm of youth frequently carries on to success when the caution of riper years holds back, and it may safely be attributed to Mr. Carney's enthusiasm as much as to anything else that the Lowell Institution for Savings became a reality. He served as the bank's first treasurer, an office which he held till his death in 1869.

Elisha Glidden was the first president of the bank, serving from 1829 to 1834. Then came Rev. Theodore Edson, rector of St. Anne's, who became president of the bank in 1835. The same year saw the opening of the Boston & Lowell Railroad, one of the first in the country, which gradually absorbed the transportation business previously enjoyed by the Middlesex Canal. The following year (1836) Lowell outgrew its former status and became a city. On September 8, 1838, the Nashua & Lowell Railroad opened. Soon came paved streets, the Salem & Lowell Railroad, the Lowell Horse Railroad, and the introduction of gas. A period of rapid strides, it was, when the Lowell

1829-1929



Upper right corner: Rev. Theodore Edson, 2d president, 1835-1883. Center: Dr. John O. Green, 3d president, 1884-1885. Second row, left to right: Dr. Charles A. Savory, 4th president, 1886-1891; Rev. A. St. John Chambre, 5th president, 1892-1911. Bottom row, left to right: Dr. John J. Colton, 6th president, 1912; Hon. Frederic A. Fisher, 7th president, 1913-

Institution for Savings was going through its early development.

Meanwhile the life of the bank was becoming interwoven with the life of the city. James G. Carney, the treasurer, was actively interested in Lowell life and stamped his sterling character upon the growing city. A man of rare ability, he served both the Lowell Institution for Savings and the Old Lowell National Bank, known prior to 1861 as the Lowell Bank—the one as treasurer—the other as cashier till 1845 and later as its president. Later in life he became president of the Bank of Mutual Redemption of Boston, a clearing house for country banks. Mr. Carney was also instrumental in shaping war finances during the Civil War. His interest in education was evinced by his devising and providing the famous Carney medal of scholarship in the High School—a mark of distinction striven for today as eagerly as it was in his time.

In 1869 his son, George J. Carney, succeeded him as treasurer of the Lowell Institution for Savings and served as an admirable successor to his father. He, like his father, took an active interest in civic life and his name was connected with many of the outstanding improvements of the city. Notable among them were the locating of the new city hall at its

As the Bank Building
appeared 1845 to 1919

present site and the building of the Pawtucket Boulevard, for which he contributed the shade trees along its borders and the gravel for its construction.

In 1884 Dr. John O. Green succeeded the Rev. Theodore Edson as president of the bank and was followed two years later by Dr. Charles A. Savory, who served till 1891. Rev. A. St. John Chambre, then rector of St. Anne's, became president in 1892.

In 1906 the third generation of the Carney family took up the duties of the treasurership of the bank

when the present treasurer, Edward B. Carney, succeeded his father, destined to carry on through a period of tremendous development in this cosmopolitan city and alike to face the trying days of the World War.

In 1912 Dr. John J. Colton became the sixth president of the bank and served a term of less than one year. He was succeeded in 1913 by the present president, Hon. Frederic A. Fisher, a lawyer and a judge.

Throughout the greater part of the bank's life, when change upon change has visited the city, the building on Shattuck Street, now remodelled and modernized, has been the home of the Lowell Institution for Savings. Here the bank has witnessed the coming of enterprise and industry, the introduction of innovation and invention, great civic developments, and great waves of population increase. In short, during the growth of the bank an unusual progression of events has created a remarkable civic life.

Today the city has something over three hundred industrial establishments within its borders, manufacturing over five hundred different items, which range through the alphabet from acids to yeast. This is truly a great manufacturing city in every sense of

the word. Yet industrialism has not blinded her leading citizens to public improvement and civic pride. Today the city's public buildings and institutions rank well with any in the country and her park system is a monument to public spirited citizens.

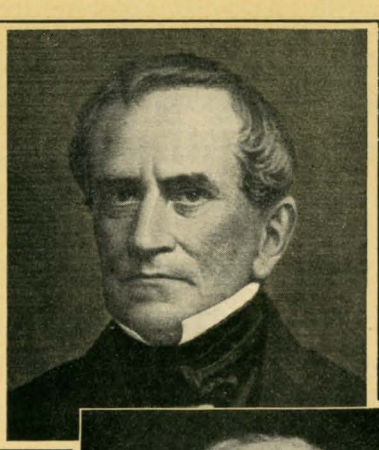
Notable among her public buildings is the Lowell Memorial Auditorium, dedicated in September 1922 to the city's sons and daughters who have made the supreme sacrifice in the country's great conflicts. This magnificent structure—the finest auditorium in the United States—in its incomparable surroundings is a credit to both city and State.

No review of the city's life could pass without reference to the Lowell Textile Institute, known the world round and easily the greatest school of its kind in America. This school, which was first opened for instruction in 1891, offers in its curriculum the "principles of the sciences and arts applicable to textile and kindred branches of industry." The importance of its contribution to American industrial development is unmistakable.

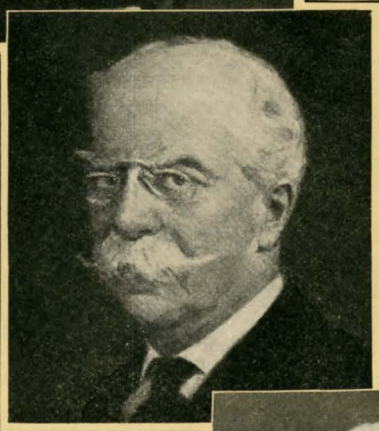
With these few references to Lowell's parks, public buildings, and institutions, familar to all Lowell citizens, we pass on to the close of our review.

Treasurers of the Bank

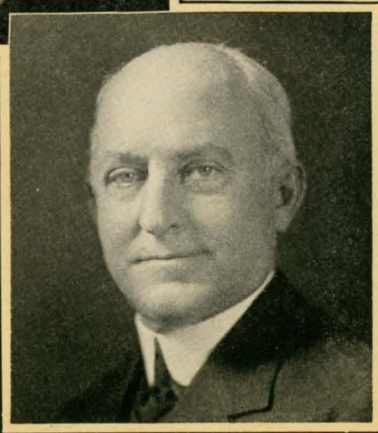
Three generations of the Carney family have consecutively served as treasurers of the Lowell Institution for Savings since its inception.



Above: James G. Carney, 1st treasurer, 1829-1869

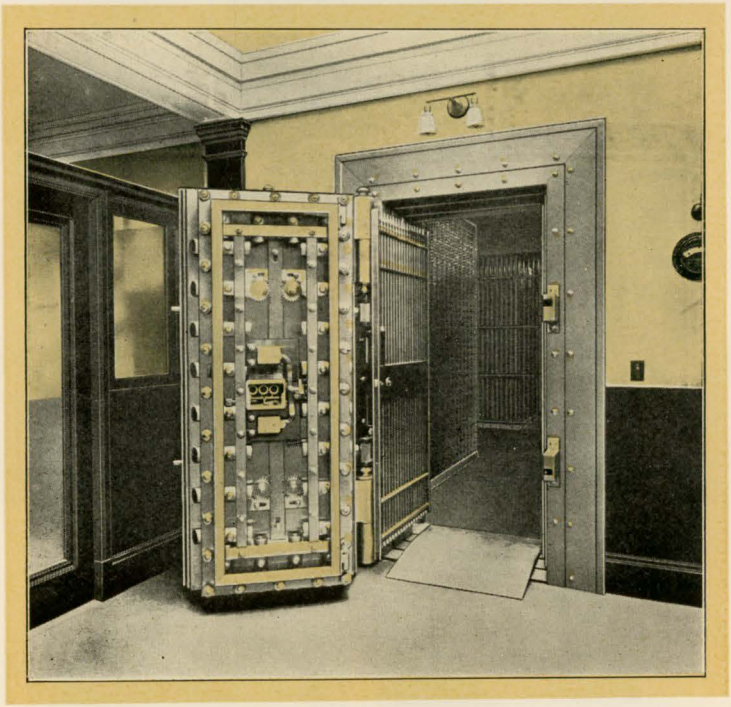


Left: George J. Carney, 2d treasurer, 1869-1906



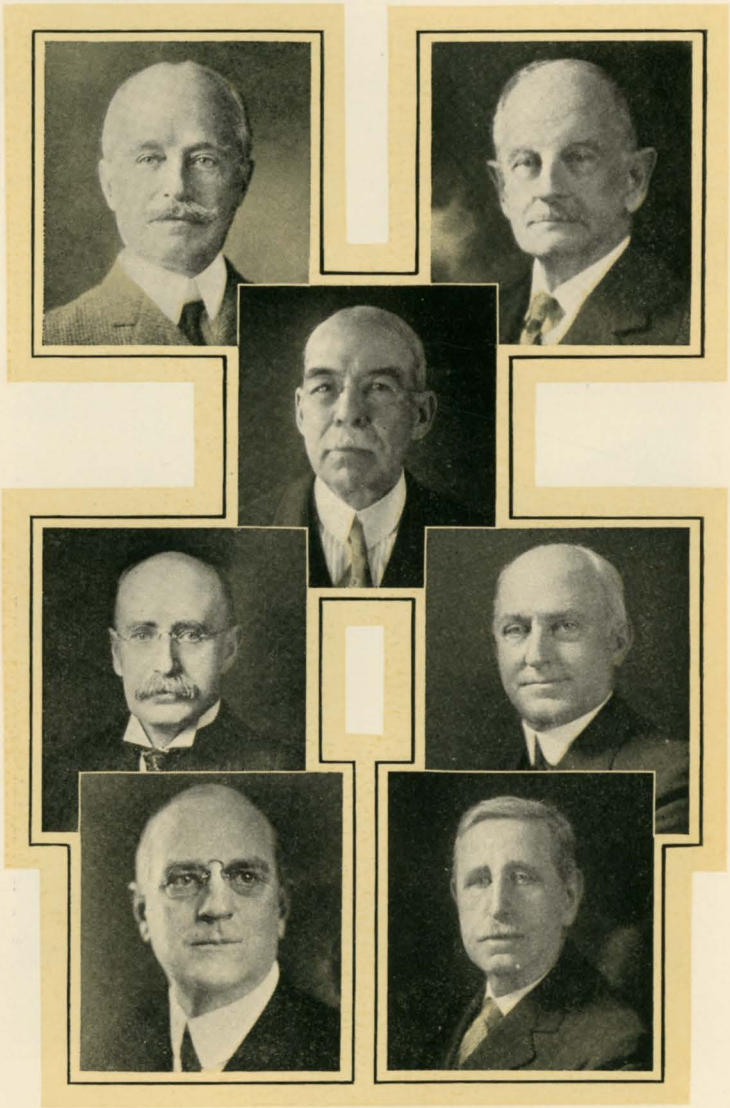
Right: Edward B. Carney, 3d and present treasurer 1906-

And as we close we do so with a brief reference to the type of character and enterprise which have been and are Lowell's. The city has many examples of individual enterprise and mechanical achievement. She has attracted, reared, and fostered authors, statesmen, soldiers, inventors. Conspicuous figures in the field of art are numbered among her roster.



A view of the Bank Vault showing the extent of the protection afforded funds on deposit

Trustees of the Lowell



Top row (left to right): Joseph L. Cushing, Charles H. Hobson; center, Harry Dunlap; second row (left to right), George Bowers, Edward B. Carney (photo by Bachrach); bottom row (left to right), John C. Abbot, Hon. Frederic A. Fisher, (photo by Bachrach).

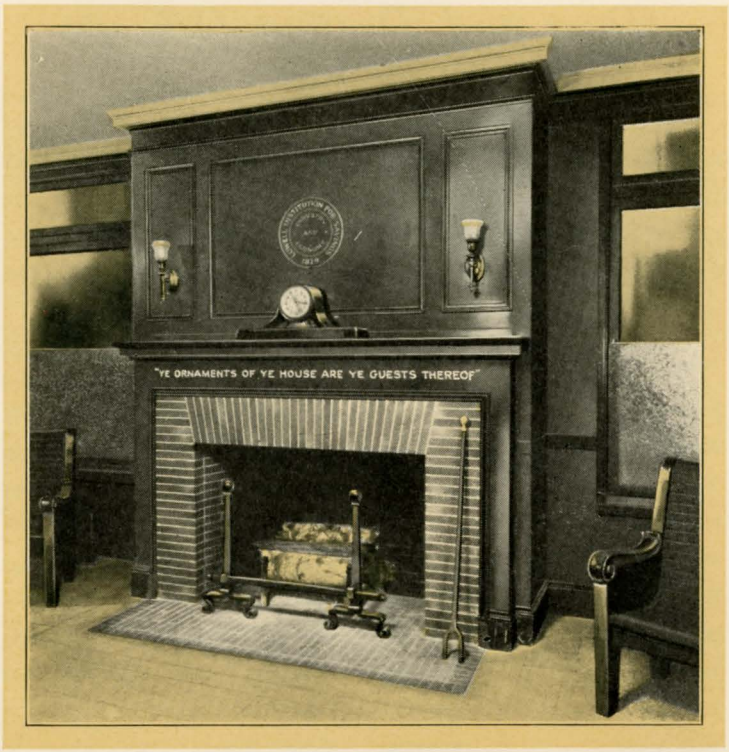
Institution for Savings

Top row (left to right): Julian A. Cameron, Royal P. White; next to top row (left to right): Robert F. Marden, John A. Hunnewell; next to bottom row (left to right) Dr. Louis A. Olney, Rev. Appleton Grannis; bottom row (left to right) Herford N. Elliott (photo by Bachrach), Frederick Flather.

Especially worthy of note is that genius, James McNeil Whistler, a native of Lowell, whose best known painting is perhaps his portrait of his mother which is now in the Louvre at Paris. Here too within our city's borders great literary genius has sprung up. Here noteworthy patents have found first encouragement. Here the colossal industry of textile manufacture has taken root and spread its far-flung influence from the shores of the Merrimack and the Concord.

Here, too, the women of Lowell have taken their part beside the men, in peace and in war, in industry and in politics, in public life and in the home. Here young womanhood has contributed much to the industrial development which has made Lowell the great city that she is.

And through it all, and a part of it all, has been the Lowell Institution for Savings with its necessary background of financial support.



A cheery spot in the present interior of the bank building, radiating a welcome to all. Above the hearth are the words,

"Ye Ornaments
of ye House are
ye Guests thereof"

Past and Present Officers

PRESIDENTS

Elisha Glidden	1829–1834	A. St. John Chambre	1892–1911
Theodore Edson	1835–1883	John J. Colton	1912
John O. Green	1884–1885	Frederic A. Fisher	1913 Still in Office
Charles A. Savory	1886–1891		

VICE-PRESIDENTS

John O. Green	1829–1883	George Motley	1865–1885 also 1894–1899
William Gardiner, Jr.	1829	Daniel Hussey	1875
Warren Colburn	1829–1833	Dewitt C. Farrington	1876–1888
Ithama A. Beard	1830	Samuel Kidder	1884–1893
Nathan A. Tufts	1830	James W. B. Shaw	1887–1905
Elisha Bartlett	1831–1835	Amos B. French	1886–1889
Oliver M. Whipple	1832–1834	Frederick Taylor	1890–1903
John Clark	1835–1847	Charles H. Hobson	1900 Still in Office
Elisha Huntington	1836–1865	George Bowers	1904 Still in Office
John Aiken	1848–1849	Harry Dunlap	1912 Still in Office
John Avery	1850–1864	John J. Colton	1906–1911
John C. Palfrey	1866–1874		

TREASURERS

James G. Carney	1829–1869	Edward B. Carney	1906 Still in Office
George J. Carney	1869–1906		

Past and Present Trustees

John O. Green	1829–1885	
Samuel Balchelder	1829–1830	
Eben Appleton	1829–1830	
Ithama A. Beard	1829–1830	
Nathan A. Tufts	1829–1830	
Theodore Edson	1829–1883	
Joshua Swan	1829	
Oliver M. Whipple	1829–1834	
Elisha Bartlett	1829–1841	
Thomas Billings	1829–1833	
Joel Lewis	1830–1834	
Warren Colburn	1830–1833	
Cyril French	1830–1851	
Thomas Ordway	1831–1859	
George Brownell	1831–1845	
James Russell	1831–1838	
Abiel Abbott	1831–1833	
William Austin	1834–1837	
John Clark	1834–1847	
Amos Blanchard	1834–1869	
John Avery	1835–1864	
Benjamin Walker	1835–1839	
Elisha Huntington	1835–1865	
Lemuel Porter	1838–1850	
John Aiken	1839–1849	
Pelham W. Warren	1840–1844	
Samuel L. Dana	1842–1867	
Seth Ames	1845–1849	
George H. Carleton	1846–1856	
Emory Washburn	1848–1849	
John Avery	1850–1864	
Charles L. Tilden	1850–1858	
Joseph White	1850–1859	
Isaac Hinckley	1850–1858	
William S. Southworth	1851–1865	
George Motley	1852–1899	
Joshua Humphreys	1857	
Daniel Cushing	1858–1887	
Charles F. Battles	1859	
Stephen Cushing	1859–1871	
Charles A. Savory	1860–1891	
Albert Mallard	1860–1864	
William North	1860–1871	
Francis P. Appleton	1865–1874	
Samuel Kidder, Jr.	1865–1893	
John C. Palfrey	1866–1874	
Oliver H. Moulton	1866–1870	
Oliver H. Perry	1868–1877	
William Nichols	1870–1876	
Amos B. French	1871–1889	
James W. B. Shaw	1872–1905	
Charles H. Coburn	1872–1878	
Daniel Hussey	1875	
Joseph S. Ludlam	1875	
Frederick Bailey	1876–1915	
D. W. C. Farrington	1876–1888	
Franklin Nickerson	1879–1911	
Frederick Taylor	1884–1903	
J. Orne Green	1886–1887	
Cyrus M. Fisk	1887–1894	
A. St. John Chambre	1888–1911	
D. W. C. Farrington	1888	
D. Bradford Bartlett	1889–1897	
George S. Motley	1890–1900	
Michael Collins	1892–1922	
Joseph L. Cushing	1894	Still in Office
John J. Colton	1895–1912	
Edmund H. Packer	1898–1912	
Charles H. Hobson	1900	Still in Off.
Harry Dunlap	1901	
George Bowers	1904	
Edward H. Scribner	1907–1928	
Edward B. Carney	1911	Still in Office
Frederic A. Fisher	1912	
John C. Abbot	1912	
Julian A. Cameron	1912	
Royal P. White	1915	
Robert F. Marden	1915	
John A. Hunnewell	1916	
Appleton Grannis	1920	
Louis A. Olney	1920	
Herford N. Elliott	1920	
Frederick Flather	1925	

Present Officers

President

FREDERIC A. FISHER

Vice-Presidents

GEORGE BOWERS — CHARLES H. HOBSON
HARRY DUNLAP

Board of Trustees

JOHN C. ABBOT
GEORGE BOWERS
JULIAN A. CAMERON
EDWARD B. CARNEY
JOSEPH L. CUSHING
HARRY DUNLAP
HERFORD N. ELLIOTT
FREDERIC A. FISHER
FREDERICK FLATHER
APPLETON GRANNIS
CHARLES H. HOBSON
JOHN A. HUNNEWELL
ROBERT F. MARDEN
LOUIS A. OLNEY
ROYAL P. WHITE

Board of Investment

GEORGE BOWERS, *Chairman*
CHARLES H. HOBSON — HARRY DUNLAP
EDWARD B. CARNEY — JOHN A. HUNNEWELL

Treasurer

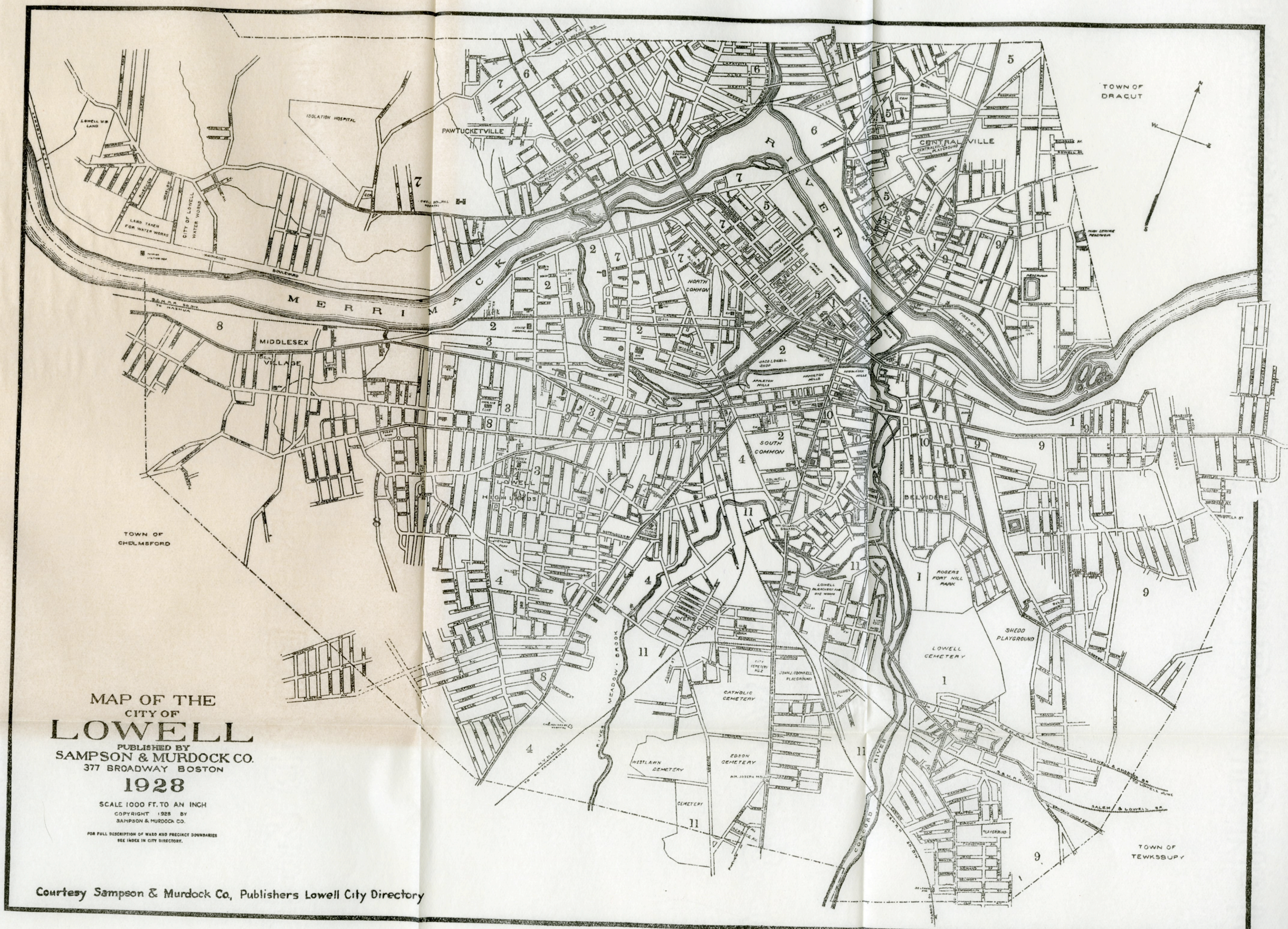
EDWARD B. CARNEY

Assistant Treasurer

JAMES E. GIBSON

Clerks

WALLACE P. BUTTERFIELD
CLARENCE H. WOODWARD
WALLACE G. DUNCAN
ALICE M. HENDERSON
RUTH HOWE
VERONICA E. CROWLEY
MILDRED I. HOAR



MAP OF THE CITY OF LOWELL

PUBLISHED BY
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377 BROADWAY BOSTON
1928

SCALE 1000 FT. TO AN INCH

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FOR FULL DESCRIPTION OF WARD AND PRECINCT BOUNDARIES
SEE INDEX IN CITY DIRECTORY.

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